

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
John Allen Faulkner  
Brittney Lee Faulkner  
Debtors

Case No. 24-01697-MJC  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0314-5  
Date Rcvd: Oct 29, 2024

User: AutoDocke  
Form ID: 318

Page 1 of 3  
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 31, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ John Allen Faulkner, Brittney Lee Faulkner, 467 2nd St, Harveys Lake, PA 18618-7840
5629744	USCELLULAR, PO Box 64378, Saint Paul, MN 55164-0378

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Oct 29 2024 22:39:00	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5630317	+ EDI: AISACG.COM	Oct 29 2024 22:39:00	Ally Bank, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5629719	EDI: GMACFS.COM	Oct 29 2024 22:38:00	Ally Financial, Inc, Attn: Bankruptcy, 500 Woodward Ave, Detroit, MI 48226-3416
5629718	EDI: GMACFS.COM	Oct 29 2024 22:38:00	Ally Financial, Inc, PO Box 380901, Bloomington, MN 55438-0901
5629721	EDI: CAPITALONE.COM	Oct 29 2024 22:38:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
5629720	EDI: CAPITALONE.COM	Oct 29 2024 22:38:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
5629723	EDI: WFNNB.COM	Oct 29 2024 22:39:00	Comenity Bk/Ulta, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
5629722	EDI: WFNNB.COM	Oct 29 2024 22:39:00	Comenity Bk/Ulta, PO Box 182120, Columbus, OH 43218-2120
5629725	EDI: WFNNB.COM	Oct 29 2024 22:39:00	Comenity/Big Lots, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
5629724	EDI: WFNNB.COM	Oct 29 2024 22:39:00	Comenity/Big Lots, PO Box 182120, Columbus, OH 43218-2120
5629727	EDI: WFNNB.COM	Oct 29 2024 22:39:00	Comenity/MPRC, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
5629726	EDI: WFNNB.COM	Oct 29 2024 22:39:00	Comenity/MPRC, PO Box 182120, Columbus, OH 43218-2120
5629728	EDI: LCIICSYSTEM	Oct 29 2024 22:38:00	I.C. System, Inc, PO Box 64378, Saint Paul, MN 55164-0378
5629729	EDI: LCIICSYSTEM	Oct 29 2024 22:38:00	Ic Systems, Inc, Attn: Bankruptcy, PO Box 64378, Saint Paul, MN 55164-0378
5629730	Email/Text: bk@lendmarkfinancial.com	Oct 29 2024 18:40:00	Lendmark Financial Services, 2118 Usher St NW,

		Covington, GA 30014-2434	
5629731	Email/Text: bk@lendmarkfinancial.com	Oct 29 2024 18:40:00	Lendmark Financial Services, Attn: Bankruptcy, 1735 N Brown Rd, Ste 300, Lawrenceville, GA 30043-8228
5629733	Email/Text: bankruptcy@marinerfinance.com	Oct 29 2024 18:40:00	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Dr, Nottingham, MD 21236-5904
5629732	Email/Text: bankruptcy@marinerfinance.com	Oct 29 2024 18:40:00	Mariner Finance, LLC, 8211 Town Center Dr, Nottingham, MD 21236-5904
5629734	EDI: AGFINANCE.COM	Oct 29 2024 22:38:00	One Main Financial, PO Box 1010, Evansville, IN 47706-1010
5629735	EDI: AGFINANCE.COM	Oct 29 2024 22:38:00	One Main Financial, Attn: Bankruptcy, PO Box 3251, Evansville, IN 47731-3251
5629737	Email/PDF: ebnotices@pnmac.com	Oct 29 2024 18:49:03	Pennymac Loan Services, LLC, Attn: Correspondence, Unit PO Box 514387, Los Angeles, CA 90051-4387
5629736	Email/PDF: ebnotices@pnmac.com	Oct 29 2024 18:48:55	Pennymac Loan Services, LLC, PO Box 514387, Los Angeles, CA 90051-4387
5629739	Email/Text: enotifications@santanderconsumerusa.com	Oct 29 2024 18:40:00	Santander Consumer USA, Inc, Attn: Bankruptcy, PO Box 961245, Fort Worth, TX 76161-0244
5629738	Email/Text: enotifications@santanderconsumerusa.com	Oct 29 2024 18:40:00	Santander Consumer USA, Inc, PO Box 961211, Fort Worth, TX 76161-0211
5629741	EDI: SYNC	Oct 29 2024 22:38:00	Synchrony Bank/Hhgregg, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5629740	+ EDI: SYNC	Oct 29 2024 22:38:00	Synchrony Bank/Hhgregg, PO Box 71757, Philadelphia, PA 19176-1757
5629742	+ EDI: SYNC	Oct 29 2024 22:38:00	Synchrony Bank/Sams, PO Box 71727, Philadelphia, PA 19176-1727
5629743	EDI: SYNC	Oct 29 2024 22:38:00	Synchrony Bank/Sams, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
TOTAL: 28			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 31, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 29, 2024 at the address(es) listed

District/off: 0314-5  
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User: AutoDocke  
Form ID: 318

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**below:**

<b>Name</b>	<b>Email Address</b>
Brent J Lemon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC blemon@kmlawgroup.com
Jason Paul Provinzano	on behalf of Debtor 2 Brittney Lee Faulkner MyLawyer@JPPLaw.com g17727@notify.cincompass.com;provinzano.jasonb125567@notify.bestcase.com
Jason Paul Provinzano	on behalf of Debtor 1 John Allen Faulkner MyLawyer@JPPLaw.com g17727@notify.cincompass.com;provinzano.jasonb125567@notify.bestcase.com
Lisa Ann Rynard	larynard@larynardlaw.com aburd@pkh.com,PA88@ecfcbis.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1

John Allen Faulkner

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1342

EIN --

Debtor 2

Brittney Lee Faulkner

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4277

EIN --

(Spouse, if filing)

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:24-bk-01697-MJC

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:John Allen Faulkner  
aka John A. Faulkner, aka John FaulknerBrittney Lee Faulkner  
aka Brittney L. Faulkner, aka Brittney Faulkner**By the  
court:**10/29/24Mark J. Conway, United States  
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**